

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Denise C. Russell  
 Steven Russell  
 Debtors

Case No. 16-17264-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Oct 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2016.

db/jdb  
 aty +Denise C. Russell, Steven Russell, 9 Florence Avenue, Lansdowne, PA 19050-1604  
 +MICHAEL A. CATALDO2, Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900,  
 Philadelphia, PA 19102-3518  
 13809079 +CREDIT ACCEPTANCE, 25505 W. 12 MILE RD. SUITE #3000, SOUTHFIELD, MI 48034-8331  
 13807801 +Central Credit/Penn Cr, Attn:Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988  
 13807803 +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
 13807802 +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102,  
 ccpc@ccpclaw.com 19102-3518  
 13807808 +Delaware County Memorial Hospital, 501 N LansdowneAve, Drexel Hill, Pa 19026-1191  
 13807809 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 13807810 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558  
 13807811 Express Scripts, P.O. Box 790227, Saint Louis, MO 63179-0227  
 13807815 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13807819 #NCO Financial, PO Box15740, Wilmington, DE 19850-5740  
 13807820 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,  
 Harrisburg, PA 17120-0946  
 13809121 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13807821 +Penn Credit, Attn:Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988  
 13807822 +Pinnacle Recovery, Inc., P.O. Box 130848, Carlsbad, CA 92013-0848  
 13807824 +Pulmonary Assoc., 2100 Keystone Ave., Suite 309, Drexel Hill, PA 19026-1127  
 13807828 +Trans Union Corporation, Public Records Department, 555 West Adams Street,  
 Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@ccpclaw.com Oct 27 2016 01:58:57 MICHAEL A. CIBIK2,  
 Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102  
 tr +E-mail/Text: notice@phl3trustee.com Oct 27 2016 02:00:42 WILLIAM C. MILLER,  
 Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704  
 smg E-mail/Text: bankruptcy@phila.gov Oct 27 2016 02:00:19 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2016 01:59:36  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcy@usdoj.gov Oct 27 2016 01:59:52 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 27 2016 01:59:38 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13807799 +EDI: AFNIRECOVERY.COM Oct 27 2016 01:28:00 Afni, Inc., Attn: Bankruptcy, PO Box 3097,  
 Bloomington, IL 61702-3097  
 13807800 E-mail/Text: kellyp@ccpdcs.com Oct 27 2016 02:00:27 Cardiology Consultants,  
 207 North Broad Street, 3rd Floor, Philadelphia, PA 19107-1500  
 13807804 +E-mail/Text: bankruptcy@phila.gov Oct 27 2016 02:00:19 City Of Philadelphia,  
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102-1611  
 13807805 +E-mail/Text: bankruptcy@phila.gov Oct 27 2016 02:00:19 City of Philadelphia,  
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphai, PA 19102-1504  
 13807806 +EDI: WFNNB.COM Oct 27 2016 01:28:00 Comenity Bank/New York & Company,  
 Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686  
 13807813 EDI: IRS.COM Oct 27 2016 01:28:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  
 13807817 +E-mail/Text: camanagement@mtb.com Oct 27 2016 01:59:13 M and T Mortgage, PO Box 767,  
 Buffalo, NY 14240-0767  
 13807816 E-mail/Text: camanagement@mtb.com Oct 27 2016 01:59:13 M & T Bank, Attn: Bankruptcy,  
 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221  
 13807818 +EDI: MID8.COM Oct 27 2016 01:28:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 13812702 EDI: AGFINANCE.COM Oct 27 2016 01:28:00 ONEMAIN FINANCIAL, PO BOX 3251,  
 EVANSVILLE, IN 47731-3251  
 13807823 +E-mail/Text: slafortune@platinumholdingsllc.com Oct 27 2016 01:59:44  
 Premium Asset Services, LLC, 2414 S. Fairview Street, Suite 210, Santa Ana, CA 92704-5318  
 13813387 EDI: Q3G.COM Oct 27 2016 01:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 13807825 EDI: AGFINANCE.COM Oct 27 2016 01:28:00 Springleaf Financial S, Po Box 3251,  
 Evansville, IN 47731  
 13807826 +E-mail/Text: REV\_Bankruptcy\_General@state.de.us Oct 27 2016 01:59:39 State of Delaware,  
 Division of Revenue, Department of Finance, PO Box 8763, Wilmington, DE 19899-8763  
 13807827 +EDI: RMSC.COM Oct 27 2016 01:28:00 Synch/lord & Tay, Po Box 965015,  
 Orlando, FL 32896-5015

TOTAL: 21

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13807812 First Premier Bank  
13807814\* I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  
13807807 ##+Credit Solutions Corp, 5454 Ruffin Rd Suite 200, San Diego, CA 92123-1313

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2016 at the address(es) listed below:

MICHAEL A. CATALDO2 on behalf of Plaintiff Denise Russell ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CATALDO2 on behalf of Joint Debtor Steven Russell ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CATALDO2 on behalf of Plaintiff Steven Russell ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CATALDO2 on behalf of Debtor Denise C. Russell ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Joint Debtor Steven Russell ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Debtor Denise C. Russell ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

<b>Information to identify the case:</b>		
Debtor 1	<b>Denise C. Russell</b>	Social Security number or ITIN <b>xxx-xx-5420</b>
	First Name Middle Name Last Name	EIN ---
Debtor 2	<b>Steven Russell</b>	Social Security number or ITIN <b>xxx-xx-5452</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN ---
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 10/13/16</b>
Case number: <b>16-17264-amc</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Denise C. Russell	Steven Russell
2. All other names used in the last 8 years		
3. Address	9 Florence Avenue Lansdowne, PA 19050	9 Florence Avenue Lansdowne, PA 19050
4. Debtor's attorney Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:ecf@ccpclaw.com">ecf@ccpclaw.com</a>
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> -- <u>8:30 A.M. to 5:00 P.M. Reading Office</u> -- <u>8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 10/26/16

For more information, see page 2

**Location:**  
Suite 18-341, 1234 Market Street, Philadelphia,  
PA 19107

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.